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- 1. A method for selling previously used gift certificates and/or store credits to one or more bidders on the Internet, comprising: receiving individual gift certificates and/or store credits from two or more distinct unrelated sellers, each gift certificate and/or store credit independently having an undesirable value associated with each one independently; combining the previously used gift certificates and/or store credits from the two or more distinct unrelated sellers as a single item for auction, wherein each of the previously used gift certificates and/or store credits when combined represent a desirable whole dollar amount combined value thereby rendering the combined value more usable at a single retail entity; receiving, from or more bidders, at least one bid for the single item; and selling the single item to a winning bidder, wherein the winning bidder receives the combined gift certificates and/or store credits.
- 2. The method of claim 1, wherein the two or more sellers' gift certificates and/or store credits are combined to approximate a certain predetermined value threshold.
- 3. The method of claim 1, wherein a value limit is set for winning bid for the single item, wherein the limit does not exceed the face value of each of the plurality of gift certificates and store credits and bids in excess of the predetermined value limit will be automatically reduced to the value limit.
- 4. The method of claim 1, wherein the sellers will split the proceeds of the sale of the single item according to the respective percentages their respective gift certificate and/or store credit contributed to the total value of the single item.
- 5. The method of claim 1 further comprising: providing proceeds from the sale of the one or more gift certificates and/or store credits to the one or more sellers, wherein the proceeds is the sale price of the one or more gift certificates and/or store credits minus a commission.

- 6. The method of claim 1, further comprising: receiving a payment from the winning bidder via a credit card.
- 7. The method of claim 1, wherein the predetermined value limit is at a maximum less than the face value of the gift certificate and/or store credit.
- 8. A system for selling previously used gift certificates and/or store credits, comprising: means for combining previously used gift certificates and/or store credits from two or more sellers into whole dollar amounts; means for receiving bids for the combined gift certificates and/or store credits; and means for selling the combined gift certificates and/or store credits to one or more bidders.
- 9. The system of claim 8, wherein each of the two or more sellers will split the proceeds of the sale of the single item according to the respective percentages each contributed to the single item.
- 10. The system of claim 8, wherein the predetermined value limit is less than the face value of the gift certificate and/or store credit.
- 11. The system of claim 8, wherein the gift certificates and/or store credits are combined to approximate a predetermined whole dollar value.
- 12. The system of claim 8, further comprising: means for deducting a commission from a selling price of the one or more gift certificates and/or store credits.
- 13. The system of claim 8, further comprising: means for verifying the authenticity of the one or more gift certificates and/or store credits.

- 14. A method for auctioning a plurality of previously used seller's gifts certificates and/or store credits to one or more bidders in an Internet auction, comprising: receiving individual gift certificates and/or store credits which have no practical individual value; combining the previously used seller's gift certificates and/or store credits as a single item for auction, when combined the combination represents a desirable whole dollar amount for a bidder; receiving bids for combined gift certificates and/or store credit; and selling the gift certificates and/or store credits to a winning bidder.
- 15. The method of claim 14, further comprising: receiving a payment from the winning bidder via a credit card.
- 16. The method of claim 14, further comprising: deducting a commission from a selling price of the one or more gift certificates and/or store credits.
- 17. The method of claim 14, wherein the limit is less than the face value of the gift certificate and/or store credit.
- 18. The method of claim 14, wherein two or more sellers can combine gift certificates and/or store credits from a common entity and sell the combined gift certificates and/or store credits as a single item.
- 19. The method of claim 14, further comprising: validating the seller's gift certificates and/or store credits to verify that the gift certificate and/or store credit is valid.
- 20. The method of claim 14, wherein the step of combining the seller's gift certificates and/or store credits as a single item for auction includes the step of: approximating a predetermined whole dollar value with the combined seller's gift certificates and/or store credits.

21. An apparatus for facilitating a transaction between a buyer and at least one of a plurality of sellers, comprising: a storage device; and a processor connected to the storage device, the storage device storing a program for controlling the processor; and the processor operative with the program to receive individual previously used gift certificates and/or store credits from two or more independent sellers for auction; combine each of the individual previously used sellers' gift certificates and/or store credits as a single whole dollar amount item for auction since each of the gift certificates and/or store credits do not have a desirable value independently; receive bids for the combined gift certificates and/or store credits; receive payment for the combined gift certificates and/or store credits; and provide payment to each of the sellers of the combined gift certificates and/or store credits.